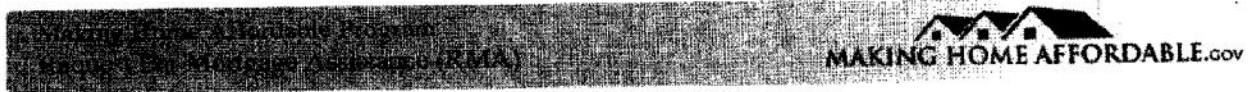


From [REDACTED]

Tue 01 Nov 2016 06:21:21 PM EDT

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If you are experiencing a financial hardship and need help, you must complete and submit this form along with other required documentation to be considered for foreclosure prevention options under the Making Home Affordable (MHA) Program. You must provide information about yourself and your intentions to either keep or transition out of your property; a description of the hardship that prevents you from paying your mortgage(s); information about all of your income, expenses and financial assets, whether you have declared bankruptcy; and information about the mortgage(s) on your principal residence and other single family real estate that you own. Finally, you will need to return to your loan servicer (1) this completed, signed and dated Request for Mortgage Assistance (RMA); and (2) completed and signed IRS Form 4506-T or 4506T-EZ; and (3) all required income documentation identified in Section 4.

When you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this RMA is accurate and truthful.

SECTION 1: BORROWER INFORMATION

BORROWER	CO-BORROWER
BORROWER'S NAME <u>Jeffrey S. Beier</u>	CO-BORROWER'S NAME
SOCIAL SECURITY NUMBER [REDACTED]	SOCIAL SECURITY NUMBER
DATE OF BIRTH (MM/DD/YYYY) [REDACTED]	DATE OF BIRTH (MM/DD/YYYY)
HOME PHONE NUMBER WITH AREA CODE	HOME PHONE NUMBER WITH AREA CODE
CELL OR WORK NUMBER WITH AREA CODE	CELL OR WORK NUMBER WITH AREA CODE
MAILING ADDRESS <u>10 Tucson Coto de Caza CA 92079</u>	MAILING ADDRESS (IF SAME AS BORROWER, WRITE "SAME")
EMAIL ADDRESS [REDACTED]	EMAIL ADDRESS

Has any borrower filed for bankruptcy? <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13	Is any borrower a servicemember? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Filing Date: _____ Bankruptcy case number: _____	Have you recently been deployed away from your principal residence or recently received a permanent change of station order? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How many single family properties other than your principal residence do you and/or any co-borrower(s) own individually, jointly, or with others? <u>0</u>	
Has the mortgage on your principal residence ever had a Home Affordable Modification Program (HAMP) trial period plan or permanent modification? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Has the mortgage on any other property that you or any co-borrower own had a permanent HAMP modification? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", how many? _____	
Are you or any co-borrower currently in or being considered for a HAMP trial period plan on a property other than your principal residence? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

SECTION 2: HARDSHIP AFFIDAVIT

I (We) am/are requesting review under MHA.
I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

<input checked="" type="checkbox"/> My household income has been reduce. For example: reduced pay or hours, decline in business or self-employment earnings, death, disability, or divorce of a borrower or co-borrower.	<input type="checkbox"/> My monthly debt payments are exclusive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities, or property taxes.	<input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
<input type="checkbox"/> I am unemployed and (a) I am receiving/will receive unemployment benefits or (b) my unemployment benefits ended less than 6 months ago.	Other: _____

Explanation (continue on a separate sheet of paper if necessary):

Please see hardship letter attached.

From [REDACTED]

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SECTION 3: PRINCIPAL RESIDENCE INFORMATION

(This section is required even if you are not seeking mortgage assistance on your principal residence)

I am requesting mortgage assistance with my principal residence ☒ YES ☐ NO

If "yes" ☒ Keep the property ☐ Sell the property

Property Address: 10 Tucson Coto de Caza Ct 92079

Loan ID Number: [REDACTED]

Other mortgages or liens on the property? ☐ YES ☒ NO

Lien Holder / Servicer Name: _____

Loan ID Number: _____

Do you have condominium or homeowner association (HOA) fees? ☐ YES ☐ NO

If "Yes", Monthly Fee \$ _____

Are fees paid current? ☐ YES ☐ NO

Name and address that fees are paid to: _____

Does your mortgage payment include taxes and insurance? ☐ YES ☐ NO

If "NO", are the taxes and insurance paid current? ☐ YES ☐ NO

Annual Homeowner's Insurance \$ _____

Is the property listed for sale? ☐ YES ☒ NO

If "YES", Listing Agent's Name: _____

Phone Number: _____

List Date? _____

Have you received a purchase offer? ☐ YES ☒ NO

Amount of Offer \$ _____

Closing Date: _____

Complete this section ONLY if you are requesting mortgage assistance with a property that is not your principal residence.

Principal residence servicer name: Bank of America

Principal residence servicer phone number: _____

Is the mortgage on your principal residence paid? ☐ YES ☒ NO

If "NO" number of months your payment is past due (if known): _____

SECTION 4: COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER

Monthly Household Income		Monthly Household Expense/Debt (*Principal Residence Expense Only)		Household Assets	
Monthly Gross wages	\$ 0.00	First Mortgage Principal & Interest Payment*	\$ 7,552.00	Checking Account(s)	\$ 4,000.00
Overtime	\$ 0.00	Second Mortgage Principal & Interest Payment*	\$ 0.00	Checking Account(s)	\$ 0.00
Self employment income	\$ 16,011.00	Homeowner's Insurance*	\$ 0.00	Savings / Money Market	\$ 0.00
Unemployment income	\$ 0.00	Property Taxes*	\$ 1,646.52	CDs	\$ 0.00
Unpaid Social Security/SSD	\$ 0.00	HOA/Condo Fees*	\$ 400.00	Stocks / Bonds	\$ 0.00
Food Stamps/Welfare	\$ 0.00	Credit Cards/Installment debt (total min. payment)	\$ 0.00	Other Cash on Hand	\$ 0.00
Taxable Social Security or retirement income	\$ 0.00	Child Support / Alimony	\$ 0.00		\$ —
Child Support / Alimony**	\$ 0.00	Car Payments	\$ 0.00		\$ —
Tips, commissions, bonus and overtime	\$ 0.00	Mortgage Payments other properties****	\$ 0.00		\$ —
Gross Rents Received ***	\$ 0.00	Other utilities	\$ 675.00	Value of all Real Estate except principal residence	\$ 0.00
Other	\$ 0.00	Other expenses	\$ 1,873.00	Other	\$ 0.00
Total (Gross Income)	\$ 16,011.00	Total Debt/Expenses	\$ 12,146.52	Total Assets	\$ 4,000.00

** Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.

*** Include rental income received from all properties you own EXCEPT a property for which you are seeking mortgage assistance in Section 6.

**** Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance in Section 6.

From [REDACTED]

Tue 01 Nov 2016 06:21:21 PM EDT

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Jeffrey S. Beier
10 Tucson
Coto De Caza CA 92679

October 31, 2016

Re: Jeffrey S. Beier's Letter of Explanation

Loan No. [REDACTED]

To Whom It May Concern:

I am writing this letter to clarify that I am the sole owner on the above mentioned property. I received it as a result of a divorce.

If you were to have any further questions, please don't hesitate to contact my attorney, Mr. Sanford Parke's office.

Sincerely,



Jeffrey S. Beier



Bank of America, N.A.
5401 N. Beach Street
Mail Stop: TX2-977-01-34
Fort Worth, TX 76137

February 21, 2017

Jeffrey S Beier
Toni R Beier
C/O Law Ofc of Sanford Parke
1745 W Orangewood Ave Ste
Orange, CA 92868-2041

Loan Number: [REDACTED]

Dear Jeffrey S Beier and Toni R Beier:

We have reviewed your appeal of our decision that your loan is not eligible for certain loan modification programs. While this may not be the decision you were hoping for, we regret to inform you that your appeal has been denied.

Please note that if you recently received an offer to pursue a modification, short sale or deed in lieu of foreclosure before your appeal request, and you are currently working with us, please continue to comply with the terms of the program in which you are participating. If you have any questions about your next steps, please call me, your customer relationship manager, at 800.669.6650, Monday through Friday, 8 a.m. to 5 p.m. local time.

Reason your appeal is denied

After reviewing the new documents and information you provided to support your appeal, your loan is still not eligible for the following program(s) for the reason(s) indicated below.

Since the reason(s) your loan modification was not approved has not changed, you may not request another appeal review.

- **Home Affordable Modification Program:** Your loan is not eligible for this program for the reason(s) stated below.
 - The unpaid principal balance on your loan is higher than the program limit. (\$729,750 for a one unit property, \$934,200 for a two unit property, \$1,129,250 for a three unit property and \$1,403,400 for a four unit property). Because we determined that you don't meet the basic eligibility rules for this program, we didn't evaluate your request against other program criteria.
- **Hardest Hit Fund – Principal Reduction Program:** Your loan is not eligible for this program for the reason(s) stated below.
 - Your current gross monthly income of \$24,307.33 exceeds your state's Hardest Hit Fund guidelines for average median income. Because we determined that you don't meet the basic eligibility rules for this program, we didn't evaluate your request against other program criteria.
 - Your loan's unpaid principal balance exceeds your state's established limit for Hardest Hit Fund assistance. Because we determined that you don't meet the basic eligibility rules for this program, we didn't evaluate your request against other program criteria.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

PKG 53/C3_4416-13

Exhibit E

Your loan modification appeal has been denied.

Please call us today to discuss your next steps.

- **Bank of America Loan Modification Program:** Your loan is not eligible for this program for the reason(s) stated below.
 - The investor or guarantor of your loan hasn't approved a modification because an affordable payment can't be created without changing the terms of your loan beyond the limits of the program. The name of the investor or guarantor is The Bank of New York Mellon as Trustee On Behalf of Bear Stearns ALT-A Trust 2005-4.
- **Bank of America Capitalization Loan Modification Program:** Your loan is not eligible for this program for the reason(s) stated below.
 - Under applicable program requirements, we seek to reduce the monthly mortgage payment to equal a target payment that is a specified percentage of your gross monthly income through a series of steps that includes evaluation of the impact of eliminating interest and amortization on a portion of the principal balance of your loan by forbearance of this portion (subject to the requirement that it does not exceed a specified percentage of the amount of your loan). Because your gross monthly income of \$24,307.33 is so low relative to the outstanding amount of your loan, the portion of the amount of your loan as to which we would need to eliminate interest and amortization would exceed the specified percentage.
- **Home Affordable Modification Tier 2 Program:** Your loan is not eligible for this program for the reason(s) stated below.
 - The unpaid principal balance on your loan is higher than the program limit. (\$729,750 for a one unit property, \$934,200 for a two unit property, \$1,129,250 for a three unit property and \$1,403,400 for a four unit property). Because we determined that you don't meet the basic eligibility rules for this program, we didn't evaluate your request against other program criteria.

What you need to do

As a reminder, if you recently received an offer to pursue a modification, short sale or deed in lieu of foreclosure before your appeal and you are currently working with us, please continue to comply with the terms of the program in which you are participating. If you are not currently working with us, please refer to the evaluation notice you recently received from us to understand if other options may be available to you. These options may include:

- **Short Sale** – With this option, the property is listed for sale at fair market value, even if that value is lower than the outstanding balance on your mortgage. If a buyer is identified and the property is sold, the proceeds from the sale are applied towards the mortgage debt, even if the proceeds are less than the amount owed on the mortgage.
- **Deed in Lieu of Foreclosure** – With this option, you agree to transfer the title or ownership of your property to the owner or servicer of your loan in order to satisfy all or a portion of the mortgage debt. The amount of debt satisfied by this transfer of ownership is based on the market value of your home.

These options have different requirements and guidelines, and not all loans qualify. Also, these options may offer financial assistance for your relocation and could be less damaging to your long-term credit than a foreclosure.

Additional assistance is available

Additional assistance is available at no cost from housing counselors approved by the U.S. Department of Housing and Urban Development (HUD) by calling the HOPE Hotline number (888.995.HOPE (4673)). The HUD-approved counselors can work with you to create a household budget and develop an action plan to help reduce your household debt. Assistance in understanding this notice is available through the HOPE Hotline by asking for MHA HELP.

We're here to help

If you have any questions about this notice, please call me at 800.669.6650, Monday through Friday, 8 a.m. to 5 p.m. local time. Please note that if your financial situation changes and you are not participating in a loan modification or other loan assistance program, you may be eligible to reapply for assistance.

You may also contact us by email at mha_decline_review@bankofamerica.com. We strongly discourage you from sending personal information via email unless it is sent through a secure, encrypted method. Unencrypted emails are at risk of being intercepted or seen by unauthorized parties. In order to learn more about how to send your information to us securely, please contact your customer relationship manager at 800.669.6650, who can assist you with this process. Please note that Bank of America will at no time solicit you to send us confidential information via email.

Araceli Rainone
Home Loan Team
Bank of America, N.A.

Required disclosures

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006.

Our credit decision was based in whole or in part on information in a report from the consumer reporting agencies listed below. While the information was provided by these agencies, these agencies played no part in our decision and are unable to supply specific reasons for our decision. You have a right under the Fair Credit Reporting Act to obtain a copy of your credit report from the agencies below. The report will be free if you request it within 60 days after you receive this notice. You also have the right to dispute with the agencies below the accuracy or completeness of any information in your report.

Equifax Credit Information Services (EFX)
PO Box 740241 (orders)
PO Box 740256 (disputes)
Atlanta, GA 30374
www.equifax.com
800.685.1111 (orders)
800.685.1111 (disputes)


Trans Union Corporation (TUC)
PO Box 1000 (orders)
PO Box 2000 (disputes)
Chester, PA 19022
www.transunion.com
800.888.4213 (orders)
800.916.8800 (disputes)

Experian (XPN)
701 Experian Parkway
PO Box 2002
Allen, TX 75013-0036
www.experian.com/reportaccess
888.397.3742 (orders)
888.397.3742 (disputes)

If you have any questions regarding this notice, call 800.669.6650 or mail a letter to:
Bank of America, N.A.
5401 N Beach Street
Mail Stop: TX2-977-01-34
Fort Worth, TX 76137

Written Notices of Error, Requests for Information, and Qualified Written Requests (as defined in RESPA) must be sent to:
Bank of America, N.A.
PO Box 942019
Simi Valley, CA 93094-2019

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act (SCRA) and similar state laws provide significant protections and benefits to eligible military service personnel. However, military service and/or SCRA qualification may not necessarily prevent foreclosure. If your loan is in default, a court may authorize foreclosure. If you are having difficulty making your payments, please call us as soon as you can so we can discuss various home retention options. You can reach our Enterprise Military Benefits Unit at 877.345.0693. From outside the U.S., please call us at 817.245.4094. Both numbers are available 24/7. Homeowner counseling is also available at agencies such as Military OneSource at militaryonesource.mil or 800.342.9647 and Armed Forces Legal Assistance at legalassistance.law.af.mil, and through HUD-approved housing counseling agencies, which you can find at hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

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